

Please amend the paragraph beginning at line 11 on page 1 as follows:

A centralized personal data base (CPDB) system for merchant access of customer information was disclosed in application AUS820010420 09/888,452. In the CPDB system merchants obtained customer information by using a primary number and a secondary number given to them by the customer. A need exists for a centralized data base and electronic wallet that will allow users to purchase products online or over the phone in a secure and simplified process.

Please amend the paragraph beginning at line 19 on page 1 as follows:

The invention which meets the needs identified above is an electronic wallet based upon the centralized personal data base (CPDB) system disclosed in application AUS8200010420 09/888,452. In the CPDB system merchants obtained customer information by using a primary number and a secondary number given to them by the customer. The CPDB electronic wallet user need only provide the primary number and the wallet number to the merchant to conduct a financial transaction between the user and the merchant. The merchant submits the primary number and the wallet number to the centralized personal data base, the transaction is processed by the CPDB, and the merchant obtains credit for the financial transaction. Since the CPDB customer can have several bank accounts and credit cards, multiple wallet numbers can be created. Each wallet number can also have a monetary limit set and can be associated with one or more financial accounts. An expiration date can be established for each wallet number. Transactions can be conducted by authorizing the CPDB to conduct the debit on the customer's account for the customer purchase and simultaneously to credit the merchant account in the CPDB. Alternatively, the merchant may obtain credit card information from the centralized personal data base and then the merchant may proceed to charge the credit card in the manner of a traditional credit card transaction. To use the CPDB electronic wallet, the customer first registers the customer's electronic wallet

at the CPDB website and then provides the customer's credit card and bank account numbers. The customer also creates a wallet number associated with one or more credit or bank accounts and establishes a dollar limit for each wallet number. The customer uses only the customer's primary number and wallet number, both obtained from CPDB, for purchases online or over the phone. The merchant sends the primary number and the wallet number to the CPDB and obtains credit for the customer purchase.

Please amend the descriptions of the drawings beginning at line 7 on page 3 as follows:

Figure 1 is depiction of a distributed data processing system;

Figure 2 is a depiction of a server computer;

Figure 3 is a depiction of a client computer;

Figure 4 is a depiction of a memory containing the components of the electronic
wallet system;

Figure ~~4~~ 5 is a flow chart of the wallet creation process; and

Figure ~~5~~ 6 is a flow chart of the transaction process.